






List filtered for \$100,001, SC 10 years



















Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Premium Bonus
Rate Guaranteed 2-Years											
AXONIC INSURANCE SERVICES Waypoint 2 MYGA MVA <i>High Band</i>	A-	89	100,000	2 yrs ↻	0% / 10%	11/22/2024	5.20	2 yrs ↻	5.20	5.20	
OCEANVIEW LIFE AND ANNUITY Harbourview 2 MVA <i>High Band</i>	A	89	100,000	2 yrs ↻	0% / 10%	12/20/2024	4.90	2 yrs ↻	4.90	4.90	
OCEANVIEW LIFE AND ANNUITY Harbourview 2 (CA) <i>High Band</i>	A	89	100,000	2 yrs ↻	0% / 10%	12/20/2024	4.80	2 yrs ↻	4.80	4.80	
SILAC Secure Savings Elite 2 MVA	B	85	10,000	2 yrs ↻	0% / 0%	01/06/2025	3.90	2 yrs ↻	3.90	3.90	
SILAC Secure Savings Elite 2 (FL) MVA	B	85	10,000	2 yrs ↻	0% / 0%	01/06/2025	3.15	2 yrs ↻	3.15	3.15	
SILAC Secure Savings 2 Year MVA	B	90	10,000	2 yrs ↻	Int / 5%	01/06/2025	2.60	2 yrs ↻	2.60	2.60	
Rate Guaranteed 3-Years											
AXONIC INSURANCE SERVICES Skyline MYGA 3 MVA, FEE-BASED <i>High Band</i>	A-	89	100,000	3 yrs ↻	0% / 10%	12/11/2024	5.60	3 yrs ↻	5.60	5.60	
AXONIC INSURANCE SERVICES Waypoint 3 MYGA MVA <i>High Band</i>	A-	89	100,000	3 yrs ↻	0% / 10%	11/22/2024	5.35	3 yrs ↻	5.35	5.35	
AMERICAN LIFE American Classic 3 (No Liquidity) MVA	B++	90	1,000	3 yrs ↻	0% / 0%	11/18/2024	5.05	3 yrs ↻	5.05	5.21	
AXONIC INSURANCE SERVICES Incline 3 MYGA MVA, BANK/BD <i>High Band</i>	A-	89	100,000	3 yrs ↻	0% / 10%	12/11/2024	5.20	3 yrs ↻	5.20	5.20	
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 3 MVA <i>High Band</i>	A-	90	75,000	3 yrs ↻	0% / 10%	12/05/2024 ↻ 01/14/2025	5.20 5.00	3 yrs ↻	5.20 ↓ 5.00	5.20 5.00	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 3 CA <i>High Band</i>	A-	90	100,000	3 yrs ↻	0% / 10%	12/05/2024 ↻ 01/14/2025	5.15 4.95	3 yrs ↻	5.15 ↓ 4.95	5.15 4.95	
OCEANVIEW LIFE AND ANNUITY Harbourview 3 MVA <i>High Band</i>	A	89	100,000	3 yrs ↻	0% / 10%	12/20/2024	5.10	3 yrs ↻	5.10	5.10	
AMERICAN LIFE American Classic 3 Year MVA	B++	90	1,000	3 yrs ↻	0% / 10%	11/18/2024	5.05	3 yrs ↻	5.05	5.05	

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COREBRIDGE FINANCIAL American Pathway Fixed 3 Advisory MVA, FEE-BASED <i>Mid Band</i>	A	85	100,000	3 yrs 	100% / 100%	01/06/2025	5.05	3 yrs 	5.05	5.05	
ATHENE IA Athene Max Rate 3 MVA <i>High Band</i>	A+	85	100,000	3 yrs	Int / Int	01/07/2025	4.95	3 yrs	4.95	4.95	
ATHENE IA Athene Max Rate 3 (state specific) MVA <i>High Band</i>	A+	85	100,000	3 yrs	Int / Int	01/07/2025	4.95	3 yrs	4.95	4.95	
OCEANVIEW LIFE AND ANNUITY Sky Harbourview 3 MVA, BANK/BD <i>High Band</i>	A	89	100,000	3 yrs 	0% / 10%	12/20/2024	4.95	3 yrs 	4.95	4.95	
LIBERTY BANKERS LIFE Bankers Elite 3 CA MVA	A-	75	10,000	3 yrs	0% / 0%	12/05/2024	4.90	3 yrs	4.90	4.90	
OCEANVIEW LIFE AND ANNUITY Harbourview 3 (CA) <i>High Band</i>	A	89	100,000	3 yrs 	0% / 10%	12/20/2024	4.90	3 yrs 	4.90	4.90	
LIBERTY BANKERS LIFE Heritage Elite 3 MVA	A-	90	10,000	3 yrs	0% / 0%	12/05/2024	4.90	3 yrs	4.90	4.90	
NATIONAL LIFE GROUP RetireMax Secure 3 MVA MVA, LOAN <i>High Band</i>	A+	90	100,000	3 yrs	0% / 10%	10/01/2024	4.90	3 yrs	4.90	4.90	
ATHENE IA Athene MYG 3 MVA MVA, BANK/BD <i>High Band</i>	A+	85	100,000	3 yrs	10% / 10%	01/07/2025	4.85	3 yrs	4.85	4.85	
LIBERTY BANKERS LIFE Heritage Premier 3 MVA	A-	90	10,000	3 yrs	Int / Int	12/05/2024	4.85	3 yrs	4.85	4.85	
CLEAR SPRING LIFE Preserve MYGA 3 MVA <i>High Band</i>	A-	90	100,000	3 yrs 	0% / 10%	01/01/2025	4.85	3 yrs 	4.85	4.85	
OCEANVIEW LIFE AND ANNUITY Sky Harbourview 3 CA BANK/BD <i>High Band</i>	A	89	100,000	3 yrs 	0% / 10%	12/20/2024	4.85	3 yrs 	4.85	4.85	
LIBERTY BANKERS LIFE Heritage Premier Plus 3 MVA	A-	90	10,000	3 yrs	Int / Int	12/05/2024	5.50	3 yrs	4.50	4.83	
ATLANTIC COAST LIFE Safe Haven 3 MVA	B++	85	5,000	3 yrs 	0% / 0%	01/01/2025	5.45	3 yrs 	4.45	4.78	
ATHENE IA Athene MYG 3 BANK/BD <i>High Band</i>	A+	85	100,000	3 yrs	10% / 10%	01/07/2025	4.75	3 yrs	4.75	4.75	
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 3 <i>High Band</i>	A	85	100,000	3 yrs	10% / 10%	01/06/2025	4.75	3 yrs	4.75	4.75	
ROYAL NEIGHBORS OF AMERICA MYGA 3 Year MVA <i>High Band</i>	A	85	100,000	3 yrs 	Int / Int	01/02/2025	4.70	3 yrs 	4.70	4.70	

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ATHENE IA Athene MYG 3 ROP BANK/BD, ROP <i>High Band</i>	A+	85	100,000	3 yrs	10% / 10%	01/07/2025	4.60	3 yrs	4.60	4.60	
LIBERTY BANKERS LIFE Bankers 3 CA MVA	A-	90	10,000	3 yrs	Int / Int	12/05/2024	4.60	3 yrs	4.60	4.60	
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 3 Annuity MVA <i>Mid Band</i>	A	90	100,000	3 yrs	0% / 10%	01/06/2025 ↪ 01/13/2025	4.60 4.75	3 yrs	+0.15 4.60 ↑ 4.75	4.60 4.75	
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 3 Annuity GROF ROP <i>Mid Band</i>	A	90	100,000	3 yrs	0% / 10%	01/06/2025 ↪ 01/13/2025	4.60 4.75	3 yrs	+0.15 4.60 ↑ 4.75	4.60 4.75	
LIBERTY BANKERS LIFE Heritage Classic 3 MVA	A-	90	10,000	3 yrs ↻	0% / 10%	12/05/2024	4.60	3 yrs ↻	4.60	4.60	
ROYAL NEIGHBORS OF AMERICA MYGA 3 Year CA <i>High Band</i>	A	85	100,000	3 yrs ↻	Int / Int	01/02/2025	4.60	3 yrs ↻	4.60	4.60	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 3 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	10% / 10%	01/01/2025	4.55	3 yrs ↻	4.55	4.55	
ATLANTIC COAST LIFE Safe Haven 3 - 86-90 MVA	B++	90	5,000	3 yrs ↻	0% / 0%	01/01/2025	5.20	3 yrs ↻	4.20	4.53	
NATIONAL LIFE GROUP RetireMax Secure 3 LOAN <i>High Band</i>	A+	90	100,000	3 yrs	0% / 10%	10/22/2024	4.50	3 yrs	4.50	4.50	
SILAC Secure Savings Elite 3 MVA	B	85	10,000	3 yrs ↻	0% / 0%	01/06/2025	4.50	3 yrs ↻	4.50	4.50	
THE STANDARD Multi-Choice 3 MVA <i>High Band</i>	A	93	100,000	3 yrs ↻	0% / 0%	12/02/2024 ↪ 01/14/2025	4.35 4.50	3 yrs ↻	+0.15 4.35 ↑ 4.50	4.35 4.50	
THE STANDARD Focused Growth Annuity 3 MVA <i>High Band</i>	A	93	100,000	3 yrs ↻	Int / Int	12/02/2024 ↪ 01/14/2025	4.30 4.45	3 yrs ↻	+0.15 4.30 ↑ 4.45	4.30 4.45	
THE STANDARD Multi-Choice 3 Interest Only Withdrawals MVA <i>High Band</i>	A	93	100,000	3 yrs ↻	Int / Int	12/02/2024 ↪ 01/14/2025	4.30 4.45	3 yrs ↻	+0.15 4.30 ↑ 4.45	4.30 4.45	























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THE STANDARD Multi-Choice 3 10% Withdrawal Provision MVA <i>High Band</i>	A	93	100,000	3 yrs 	0% / 10%	12/02/2024 ↩ 01/14/2025	4.25 4.40	3 yrs 	+0.15 4.25 ↑ 4.40	4.25 4.40	
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 3 MVA, BANK/BD <i>Mid Band</i>	A	90	100,000	3 yrs 	10% / 10%	01/01/2025	4.25	3 yrs 	4.25	4.25	
THE STANDARD Multi-Choice 3 10% Withdrawal Provision ROP MVA, ROP <i>High Band</i>	A	93	100,000	3 yrs 	0% / 10%	12/02/2024 ↩ 01/14/2025	4.15 4.30	3 yrs 	+0.15 4.15 ↑ 4.30	4.15 4.30	
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 3 MVA <i>Mid Band</i>	A	85	100,000	3 yrs	0% / 10%	08/22/2024	3.75	3 yrs	3.75	3.75	
GUARANTY INCOME LIFE Guaranty Rate Lock 3 MVA <i>Mid Band</i>	A-	100	100,000	3 yrs 	0% / 5%	12/09/2024	3.70	3 yrs 	3.70	3.70	
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 3 MVA <i>High Band</i>	A++	89	100,000	6 yrs 	10% / 10%	11/11/2024	3.70	3 yrs 	3.70	3.70	
UNITED LIFE INSURANCE COMPANY Performance SPDA-3 MVA <i>High Band</i>	A-	100	100,000	3 yrs	0% / Int	01/01/2025	3.60	3 yrs	3.60	3.60	
SILAC Secure Savings Elite 3 (FL) MVA	B	85	10,000	3 yrs 	0% / 0%	01/06/2025	3.50	3 yrs 	3.50	3.50	
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 3 Non-MVA <i>High Band</i>	A++	89	100,000	6 yrs 	10% / 10%	11/11/2024	3.50	3 yrs 	3.50	3.50	
UNITED LIFE INSURANCE COMPANY Performance SPDA-3 w/10% MVA <i>High Band</i>	A-	100	100,000	3 yrs	10% / 10%	01/01/2025	3.45	3 yrs	3.45	3.45	
SILAC Secure Savings 3 Year MVA	B	90	10,000	3 yrs 	Int / 5%	01/06/2025	3.15	3 yrs 	3.15	3.15	
Rate Guaranteed 4-Years											
OCEANVIEW LIFE AND ANNUITY Harbourview 4 MVA <i>High Band</i>	A	89	100,000	4 yrs 	0% / 10%	12/20/2024	5.20	4 yrs 	5.20	5.20	
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 4 MVA <i>High Band</i>	A-	90	75,000	4 yrs 	0% / 10%	12/05/2024 ↩ 01/14/2025	5.20 5.00	4 yrs 	-0.20 5.20 ↓ 5.00	5.20 5.00	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 4 CA <i>High Band</i>	A-	90	100,000	4 yrs 	0% / 10%	12/05/2024 ↩ 01/14/2025	5.15 4.95	4 yrs 	-0.20 5.15 ↓ 4.95	5.15 4.95	

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OCEANVIEW LIFE AND ANNUITY Harbourview 4 (CA) High Band	A	89	100,000	4 yrs ↻	0% / 10%	12/20/2024	5.05	4 yrs ↻	5.05	5.05	
CLEAR SPRING LIFE Preserve MYGA 4 MVA High Band	A-	90	100,000	4 yrs ↻	0% / 10%	01/01/2025	4.95	4 yrs ↻	4.95	4.95	
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 4 Annuity MVA Mid Band	A	90	100,000	4 yrs	0% / 10%	01/06/2025 ↻ 01/13/2025	4.60 4.75	4 yrs	+0.15 4.60 ↑ 4.75	4.60 4.75	
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 4 MVA High Band	A	85	100,000	10 yrs ↻	0% / 15%	12/23/2024	4.50	4 yrs ↻	4.50	4.50	
COREBRIDGE FINANCIAL American Pathway VisionMYG 4 MVA High Band	A	85	100,000	10 yrs ↻	0% / 15%	12/23/2024	4.50	4 yrs ↻	4.50	4.50	
INTEGRITY LIFE INSURANCE COMPANY MultiVantage 4 MVA	A+	89	20,000	4 yrs ↻	10% / 10%	12/01/2024	4.95	4 yrs ↻	3.95	4.20	
GUARANTY INCOME LIFE Guaranty Rate Lock 4 MVA Mid Band	A-	100	100,000	4 yrs ↻	0% / 5%	12/09/2024	3.90	4 yrs ↻	3.90	3.90	
UNITED LIFE INSURANCE COMPANY Access SPDA-4	A-	100	10,000	4 yrs	10% / 10%	01/01/2025	3.25	4 yrs	3.25	3.25	
Rate Guaranteed 5-Years											
AXONIC INSURANCE SERVICES Skyline MYGA 5 MVA, FEE-BASED High Band	A-	89	100,000	5 yrs ↻	0% / 10%	12/11/2024	5.75	5 yrs ↻	5.75	5.75	
AXONIC INSURANCE SERVICES Waypoint 5 MYGA MVA High Band	A-	89	100,000	5 yrs ↻	0% / 10%	11/22/2024	5.55	5 yrs ↻	5.55	5.55	
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 5 MVA High Band	A-	90	75,000	5 yrs ↻	0% / 10%	12/05/2024 ↻ 01/14/2025	5.50 5.30	5 yrs ↻	-0.20 5.50 ↓ 5.30	5.50 5.30	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 5 CA High Band	A-	90	100,000	5 yrs ↻	0% / 10%	12/05/2024 ↻ 01/14/2025	5.45 5.25	5 yrs ↻	-0.20 5.45 ↓ 5.25	5.45 5.25	
AMERICAN LIFE American Classic 5 (No Liquidity) MVA	B++	90	1,000	5 yrs ↻	0% / 0%	11/18/2024	5.20	5 yrs ↻	5.20	5.33	
AXONIC INSURANCE SERVICES Incline 5 MYGA MVA, BANK/BD High Band	A-	89	100,000	5 yrs ↻	0% / 10%	12/11/2024	5.30	5 yrs ↻	5.30	5.30	
AMERICAN LIFE American Classic 5 Year MVA	B++	90	1,000	5 yrs ↻	0% / 10%	11/18/2024	5.20	5 yrs ↻	5.20	5.20	

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ATHENE IA Athene Max Rate 5 MVA <i>High Band</i>	A+	83	100,000	5 yrs	Int / Int	01/07/2025	5.20	5 yrs	5.20	5.20	
ATHENE IA Athene MYG 5 MVA MVA, BANK/BD <i>High Band</i>	A+	83	100,000	5 yrs	10% / 10%	01/07/2025	5.20	5 yrs	5.20	5.20	
ATHENE IA Athene Max Rate 5 (state specific) MVA <i>High Band</i>	A+	83	100,000	5 yrs	Int / Int	01/07/2025	5.15	5 yrs	5.15	5.15	
OCEANVIEW LIFE AND ANNUITY Harbourview 5 MVA <i>High Band</i>	A	89	100,000	5 yrs ↻	0% / 10%	12/20/2024	5.15	5 yrs ↻	5.15	5.15	
ATHENE IA Athene MYG 5 BANK/BD <i>High Band</i>	A+	83	100,000	5 yrs	10% / 10%	01/07/2025	5.10	5 yrs	5.10	5.10	
LIBERTY BANKERS LIFE Bankers Elite 5 CA MVA	A-	75	10,000	5 yrs	0% / 0%	12/05/2024	5.10	5 yrs	5.10	5.10	
LIBERTY BANKERS LIFE Heritage Elite 5 MVA	A-	90	10,000	5 yrs	0% / 0%	12/05/2024	5.10	5 yrs	5.10	5.10	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 5 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	10% / 10%	01/01/2025	5.10	5 yrs ↻	5.10	5.10	
MASSMUTUAL ASCEND LIFE INS. CO. Advantage 5 Advisory MVA, FEE-BASED <i>Low Band</i>	A++	89	50,000	5 yrs	10% / 10%	11/11/2024	5.05	5 yrs	5.05	5.05	
COREBRIDGE FINANCIAL American Pathway Fixed 5 Advisory MVA, FEE-BASED <i>Mid Band</i>	A	85	100,000	5 yrs ↻	100% / 100%	01/06/2025	5.05	5 yrs ↻	5.05	5.05	
ROYAL NEIGHBORS OF AMERICA MYGA 5 Year MVA <i>High Band</i>	A	85	100,000	5 yrs ↻	Int / Int	01/02/2025	5.05	5 yrs ↻	5.05	5.05	
UNITED LIFE INSURANCE COMPANY Performance SPDA-5 MVA <i>High Band</i>	A-	89	100,000	5 yrs	0% / Int	01/01/2025	5.05	5 yrs	5.05	5.05	
CLEAR SPRING LIFE Preserve MYGA 5 MVA <i>High Band</i>	A-	90	100,000	5 yrs ↻	0% / 10%	01/01/2025	5.05	5 yrs ↻	5.05	5.05	
LIBERTY BANKERS LIFE Bankers 5 Premier CA MVA	A-	90	10,000	5 yrs	Int / Int	12/05/2024	5.00	5 yrs	5.00	5.00	
LIBERTY BANKERS LIFE Bankers 5 Premier Plus CA MVA	A-	90	10,000	5 yrs	Int / Int	12/05/2024	5.80	5 yrs	4.80	5.00	
OCEANVIEW LIFE AND ANNUITY Harbourview 5 (CA) <i>High Band</i>	A	89	100,000	5 yrs ↻	0% / 10%	12/20/2024	5.00	5 yrs ↻	5.00	5.00	
LIBERTY BANKERS LIFE Heritage Premier 5 MVA	A-	90	10,000	5 yrs	Int / Int	12/05/2024	5.00	5 yrs	5.00	5.00	

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LIBERTY BANKERS LIFE Heritage Premier Plus 5 MVA	A-	90	10,000	5 yrs	Int / Int	12/05/2024	5.80	5 yrs	4.80	5.00	
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 5 MVA, BANK/BD <i>Mid Band</i>	A	90	100,000	5 yrs 	10% / 10%	01/01/2025	5.00	5 yrs 	5.00	5.00	
NATIONAL LIFE GROUP RetireMax Secure 5 MVA MVA, LOAN <i>High Band</i>	A+	90	100,000	5 yrs	0% / 10%	10/01/2024	5.00	5 yrs	5.00	5.00	
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 5 <i>High Band</i>	A	85	100,000	5 yrs	10% / 10%	01/06/2025	5.00	5 yrs	5.00	5.00	
OCEANVIEW LIFE AND ANNUITY Sky Harbourview 5 MVA, BANK/BD <i>High Band</i>	A	89	100,000	5 yrs 	0% / 10%	12/20/2024	5.00	5 yrs 	5.00	5.00	
MUTUAL OF OMAHA Ultra Premier 5 MVA	A+	89	25,000	5 yrs 	10% / 10%	01/06/2025	5.00	5 yrs 	5.00	5.00	
ATHENE IA Athene MYG 5 ROP BANK/BD, ROP <i>High Band</i>	A+	83	100,000	5 yrs	10% / 10%	01/07/2025	4.95	5 yrs	4.95	4.95	
GUARANTY INCOME LIFE Guaranty Rate Lock 5 MVA <i>Mid Band</i>	A-	100	100,000	5 yrs 	0% / 5%	12/09/2024	4.95	5 yrs 	4.95	4.95	
ROYAL NEIGHBORS OF AMERICA MYGA 5 Year CA <i>High Band</i>	A	85	100,000	5 yrs 	Int / Int	01/02/2025	4.95	5 yrs 	4.95	4.95	
ATLANTIC COAST LIFE Safe Haven 5 MVA	B++	85	5,000	5 yrs 	0% / 0%	01/01/2025	5.75	5 yrs 	4.75	4.95	
UNITED LIFE INSURANCE COMPANY Performance SPDA-5 w/10% MVA <i>High Band</i>	A-	89	100,000	5 yrs	10% / 10%	01/01/2025	4.90	5 yrs	4.90	4.90	
OCEANVIEW LIFE AND ANNUITY Sky Harbourview 5 CA BANK/BD <i>High Band</i>	A	89	100,000	5 yrs 	0% / 10%	12/20/2024	4.85	5 yrs 	4.85	4.85	
THE STANDARD Multi-Choice 5 MVA <i>High Band</i>	A	93	100,000	5 yrs 	0% / 0%	12/02/2024  01/14/2025	4.80 5.00	5 yrs 	+0.20 4.80  5.00	4.80 5.00	
MUTUAL OF OMAHA Ultra - Secure Plus 5 MVA, ROP <i>High Band</i>	A+	89	50,000	5 yrs 	10% / 10%	01/06/2025	4.80	5 yrs 	4.80	4.80	
THE STANDARD Focused Growth Annuity 5 MVA <i>High Band</i>	A	93	100,000	5 yrs 	Int / Int	12/02/2024  01/14/2025	4.75 4.95	5 yrs 	+0.20 4.75  4.95	4.75 4.95	

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Premium Bonus
THE STANDARD Multi-Choice 5 Interest Only Withdrawals MVA <i>High Band</i>	A	93	100,000	5 yrs 	Int / Int	12/02/2024 ↪ 01/14/2025	4.75 4.95	5 yrs 	+0.20 4.75 ↑ 4.95	4.75 4.95	
SILAC Secure Savings Elite 5 MVA	B	85	10,000	5 yrs 	0% / 0%	01/06/2025	4.75	5 yrs 	4.75	4.75	
LIBERTY BANKERS LIFE Bankers 5 CA MVA	A-	90	10,000	5 yrs	Int / Int	12/05/2024	4.70	5 yrs	4.70	4.70	
LIBERTY BANKERS LIFE Heritage Classic 5 MVA	A-	90	10,000	5 yrs 	0% / 10%	12/05/2024	4.70	5 yrs 	4.70	4.70	
THE STANDARD Multi-Choice 5 10% Withdrawal Provision MVA <i>High Band</i>	A	93	100,000	5 yrs 	0% / 10%	12/02/2024 ↪ 01/14/2025	4.70 4.90	5 yrs 	+0.20 4.70 ↑ 4.90	4.70 4.90	
ATLANTIC COAST LIFE Safe Haven 5 - 86-90 MVA	B++	90	5,000	5 yrs 	0% / 0%	01/01/2025	5.50	5 yrs 	4.50	4.70	
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - No GROF with MVA MVA <i>High Band</i>	A	90	100,000	5 yrs	Int / 15%	01/06/2025 ↪ 01/13/2025	4.60 4.75	5 yrs	+0.15 4.60 ↑ 4.75	4.60 4.75	
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 5 Annuity MVA <i>Mid Band</i>	A	90	100,000	5 yrs	0% / 10%	01/06/2025 ↪ 01/13/2025	4.60 4.75	5 yrs	+0.15 4.60 ↑ 4.75	4.60 4.75	
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 5 Annuity GROF ROP <i>Mid Band</i>	A	90	100,000	5 yrs	0% / 10%	01/06/2025 ↪ 01/13/2025	4.60 4.75	5 yrs	+0.15 4.60 ↑ 4.75	4.60 4.75	
THE STANDARD Multi-Choice 5 10% Withdrawal Provision ROP MVA, ROP <i>High Band</i>	A	93	100,000	5 yrs 	0% / 10%	12/02/2024 ↪ 01/14/2025	4.60 4.80	5 yrs 	+0.20 4.60 ↑ 4.80	4.60 4.80	
NATIONAL LIFE GROUP RetireMax Secure 5 LOAN <i>High Band</i>	A+	90	100,000	5 yrs	0% / 10%	10/22/2024	4.60	5 yrs	4.60	4.60	
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - GROF with MVA MVA, ROP <i>High Band</i>	A	90	100,000	5 yrs	Int / 15%	01/06/2025 ↪ 01/13/2025	4.55 4.70	5 yrs	+0.15 4.55 ↑ 4.70	4.55 4.70	

MYGA Rates over \$100,00 effective January 9, 2025

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Premium Bonus
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - No GROF <i>High Band</i>	A	90	100,000	5 yrs	Int / 15%	01/06/2025 ↩ 01/13/2025	4.55 4.70	5 yrs	+0.15 4.55 ↑ 4.70	4.55 4.70	
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 5 MVA <i>High Band</i>	A	85	100,000	5 yrs	10% / 10%	01/08/2025	4.55	5 yrs	4.55	4.55	
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 5 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	12/23/2024	4.50	5 yrs ↻	4.50	4.50	
COREBRIDGE FINANCIAL American Pathway VisionMYG 5 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	12/23/2024	4.50	5 yrs ↻	4.50	4.50	
NATIONAL LIFE GROUP Green Mountain Freedom 5	A+	85	100,000	5 yrs	0% / 10%	10/01/2024	4.50	5 yrs	4.50	4.50	
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 MVA <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	5 yrs	10% / 10%	01/01/2025 ↩ 01/13/2025	4.45 4.80	5 yrs	+0.35 4.45 ↑ 4.80	4.45 4.80	
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 MVA, STEP RATE <i>High Band</i>	A++	89	100,000	5 yrs	10% / 10%	11/11/2024	4.45	5 yrs	4.20 4.30 4.40 4.50 4.60	4.45	
COREBRIDGE FINANCIAL American Pathway Fixed 5 Annuity - GROF ROP <i>High Band</i>	A	90	100,000	5 yrs	Int / 15%	01/06/2025 ↩ 01/13/2025	4.35 4.65	5 yrs	+0.30 4.35 ↑ 4.65	4.35 4.65	
INTEGRITY LIFE INSURANCE COMPANY New Momentum 5 MVA	A+	85	2,000 QL 5,000 NQ	7 yrs ↻	10% / 10%	12/01/2024	4.85	5 yrs ↻	4.10	4.25	
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 5 No MVA STEP RATE <i>High Band</i>	A++	89	100,000	5 yrs	10% / 10%	11/11/2024	4.25	5 yrs	4.00 4.10 4.20 4.30 4.40	4.25	
INTEGRITY LIFE INSURANCE COMPANY MultiVantage 5 MVA	A+	89	20,000	5 yrs ↻	10% / 10%	12/01/2024	5.00	5 yrs ↻	4.00	4.20	
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	5 yrs	10% / 10%	01/01/2025 ↩ 01/13/2025	4.10 4.40	5 yrs	+0.30 4.10 ↑ 4.40	4.10 4.40	

MYGA Rates over \$100,00 effective January 9, 2025

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Premium Bonus
NATIONWIDE LIFE INSURANCE CO. Secure Growth 5 ROP ROP <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	5 yrs	10% / 10%	01/01/2025 ↪ 01/13/2025	3.90 4.20	5 yrs	+0.30 3.90 ↑ 4.20	3.90 4.20	
AMER. EQUITY INVESTMENT LIFE INS. CO. GuaranteeShield 5 MVA <i>Mid Band</i>	A	85	100,000	5 yrs	0% / 10%	08/22/2024	3.85	5 yrs	3.85	3.85	
SILAC Secure Savings Elite 5 (FL) MVA	B	85	10,000	5 yrs ↻	0% / 0%	01/06/2025	3.75	5 yrs ↻	3.75	3.75	
SILAC Secure Savings 5 Year MVA	B	90	10,000	5 yrs ↻	Int / 5%	01/06/2025	3.45	5 yrs ↻	3.45	3.45	
Rate Guaranteed 6-Years											
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 6 MVA <i>High Band</i>	A-	90	75,000	6 yrs ↻	0% / 10%	12/05/2024 ↪ 01/14/2025	5.45 5.25	6 yrs ↻	-0.20 5.45 ↓ 5.25	5.45 5.25	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 6 CA <i>High Band</i>	A-	90	100,000	6 yrs ↻	0% / 10%	12/05/2024 ↪ 01/14/2025	5.40 5.20	6 yrs ↻	-0.20 5.40 ↓ 5.20	5.40 5.20	
OCEANVIEW LIFE AND ANNUITY Harbourview 6 MVA <i>High Band</i>	A	89	100,000	6 yrs ↻	0% / 10%	12/20/2024	5.35	6 yrs ↻	5.35	5.35	
OCEANVIEW LIFE AND ANNUITY Harbourview 6 (CA) <i>High Band</i>	A	89	100,000	6 yrs ↻	0% / 10%	12/20/2024	5.20	6 yrs ↻	5.20	5.20	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 6 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	10% / 10%	01/01/2025	5.10	6 yrs ↻	5.10	5.10	
CLEAR SPRING LIFE Preserve MYGA 6 MVA <i>High Band</i>	A-	90	100,000	6 yrs ↻	0% / 10%	01/01/2025	5.05	6 yrs ↻	5.05	5.05	
ATLANTIC COAST LIFE Safe Haven 6 MVA	B++	85	5,000	6 yrs ↻	0% / 0%	01/01/2025	5.65	6 yrs ↻	4.65	4.82	
ATLANTIC COAST LIFE Safe Haven 6 - 86-90 MVA	B++	90	5,000	6 yrs ↻	0% / 0%	01/01/2025	5.40	6 yrs ↻	4.40	4.57	
COREBRIDGE FINANCIAL American Pathway VisionMYG 6 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	12/23/2024	4.50	6 yrs ↻	4.50	4.50	
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 6 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	12/23/2024	4.50	6 yrs ↻	4.50	4.50	
GUARANTY INCOME LIFE Guaranty Rate Lock 6 MVA <i>Mid Band</i>	A-	90	100,000	6 yrs ↻	0% / 5%	12/09/2024	4.10	6 yrs ↻	4.10	4.10	

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Premium Bonus
INTEGRITY LIFE INSURANCE COMPANY New Momentum 6 MVA	A+	85	2,000 QL 5,000 NQ	7 yrs ↻	10% / 10%	12/01/2024	4.70	6 yrs ↻	3.95	4.07	
UNITED LIFE INSURANCE COMPANY Access SPDA-6	A-	89	10,000	6 yrs	10% / 10%	01/01/2025	3.45	6 yrs	3.45	3.45	
Rate Guaranteed 7-Years											
AXONIC INSURANCE SERVICES Skyline MYGA 7 MVA, FEE-BASED <i>High Band</i>	A-	89	100,000	7 yrs ↻	0% / 10%	12/11/2024	5.75	7 yrs ↻	5.75	5.75	
SAGICOR LIFE INSURANCE COMPANY Milestone Max MYGA 7 MVA <i>High Band</i>	A-	90	75,000	7 yrs ↻	0% / 10%	12/05/2024 ↻ 01/14/2025	5.45 5.25	7 yrs ↻	-0.20 5.45 ↓ 5.25	5.45 5.25	
SAGICOR LIFE INSURANCE COMPANY Milestone MYGA 7 CA <i>High Band</i>	A-	90	100,000	7 yrs	0% / 10%	12/05/2024 ↻ 01/14/2025	5.40 5.20	7 yrs	-0.20 5.40 ↓ 5.20	5.40 5.20	
AXONIC INSURANCE SERVICES Waypoint 7 MYGA MVA <i>High Band</i>	A-	89	100,000	7 yrs ↻	0% / 10%	11/22/2024	5.40	7 yrs ↻	5.40	5.40	
AXONIC INSURANCE SERVICES Incline 7 MYGA MVA, BANK/BD <i>High Band</i>	A-	89	100,000	7 yrs ↻	0% / 10%	12/11/2024	5.35	7 yrs ↻	5.35	5.35	
ATHENE IA Athene Max Rate 7 MVA <i>High Band</i>	A+	83	100,000	7 yrs	Int / Int	01/07/2025	5.20	7 yrs	5.20	5.20	
ATHENE IA Athene MYG 7 MVA MVA, BANK/BD <i>High Band</i>	A+	83	100,000	7 yrs	10% / 10%	01/07/2025	5.20	7 yrs	5.20	5.20	
ATHENE IA Athene Max Rate 7 (state specific) MVA <i>High Band</i>	A+	83	100,000	7 yrs	Int / Int	01/07/2025	5.15	7 yrs	5.15	5.15	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 7 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	10% / 10%	01/01/2025	5.15	7 yrs ↻	5.15	5.15	
ATHENE IA Athene MYG 7 BANK/BD <i>High Band</i>	A+	83	100,000	7 yrs	10% / 10%	01/07/2025	5.10	7 yrs	5.10	5.10	
LIBERTY BANKERS LIFE Bankers Elite 7 CA MVA	A-	70	10,000	7 yrs	0% / 0%	12/05/2024	5.10	7 yrs	5.10	5.10	
GUARANTY INCOME LIFE Guaranty Rate Lock 7 MVA <i>Mid Band</i>	A-	90	100,000	7 yrs ↻	0% / 5%	12/09/2024	5.10	7 yrs ↻	5.10	5.10	
LIBERTY BANKERS LIFE Heritage Elite 7 MVA	A-	88	10,000	7 yrs	0% / 0%	12/05/2024	5.10	7 yrs	5.10	5.10	

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Premium Bonus
AMERICAN NATIONAL INSURANCE CO. Palladium Match MYG Annuity 7 MVA, BANK/BD <i>Mid Band</i>	A	90	100,000	7 yrs 	10% / 10%	01/01/2025	5.10	7 yrs 	5.10	5.10	
UNITED LIFE INSURANCE COMPANY Performance SPDA-7 MVA <i>High Band</i>	A-	89	100,000	7 yrs	0% / Int	01/01/2025	5.10	7 yrs	5.10	5.10	
MUTUAL OF OMAHA Ultra Premier 7 MVA	A+	88	25,000	7 yrs 	10% / 10%	01/06/2025	5.10	7 yrs 	5.10	5.10	
COREBRIDGE FINANCIAL American Pathway Fixed 7 Advisory MVA, FEE-BASED <i>Mid Band</i>	A	85	100,000	7 yrs 	100% / 100%	01/06/2025	5.05	7 yrs 	5.05	5.05	
LIBERTY BANKERS LIFE Bankers 7 Premier CA MVA	A-	85	10,000	7 yrs	Int / Int	12/05/2024	5.05	7 yrs	5.05	5.05	
OCEANVIEW LIFE AND ANNUITY Harbourview 7 MVA <i>High Band</i>	A	89	100,000	7 yrs 	0% / 10%	12/20/2024	5.05	7 yrs 	5.05	5.05	
LIBERTY BANKERS LIFE Heritage Premier 7 MVA	A-	88	10,000	7 yrs	Int / Int	12/05/2024	5.05	7 yrs	5.05	5.05	
LIBERTY BANKERS LIFE Heritage Premier Plus 7 MVA	A-	88	10,000	7 yrs	Int / Int	12/05/2024	5.90	7 yrs	4.90	5.04	
GLOBAL ATLANTIC FINANCIAL GROUP SecureFore 7 <i>High Band</i>	A	85	100,000	7 yrs	10% / 10%	01/06/2025	5.00	7 yrs	5.00	5.00	
ATHENE IA Athene MYG 7 ROP BANK/BD, ROP <i>High Band</i>	A+	83	100,000	7 yrs	10% / 10%	01/07/2025	4.95	7 yrs	4.95	4.95	
UNITED LIFE INSURANCE COMPANY Performance SPDA-7 w/10% MVA <i>High Band</i>	A-	89	100,000	7 yrs	10% / 10%	01/01/2025	4.95	7 yrs	4.95	4.95	
CLEAR SPRING LIFE Preserve MYGA 7 MVA <i>High Band</i>	A-	90	100,000	7 yrs 	0% / 10%	01/01/2025	4.95	7 yrs 	4.95	4.95	
OCEANVIEW LIFE AND ANNUITY Sky Harbourview 7 MVA, BANK/BD <i>High Band</i>	A	89	100,000	7 yrs 	0% / 10%	12/20/2024	4.95	7 yrs 	4.95	4.95	
OCEANVIEW LIFE AND ANNUITY Harbourview 7 (CA) <i>High Band</i>	A	89	100,000	7 yrs 	0% / 10%	12/20/2024	4.90	7 yrs 	4.90	4.90	
THE STANDARD Focused Growth Annuity 7 MVA <i>High Band</i>	A	90	100,000	7 yrs 	Int / Int	12/02/2024 ↩ 01/14/2025	4.80 4.95	7 yrs 	+0.15 4.80 ↑ 4.95	4.80 4.95	
OCEANVIEW LIFE AND ANNUITY Sky Harbourview 7 CA BANK/BD <i>High Band</i>	A	89	100,000	7 yrs 	0% / 10%	12/20/2024	4.80	7 yrs 	4.80	4.80	

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Premium Bonus
MUTUAL OF OMAHA Ultra - Secure Plus 7 MVA, ROP <i>High Band</i>	A+	88	50,000	7 yrs ↻	10% / 10%	01/06/2025	4.80	7 yrs ↻	4.80	4.80	
ATLANTIC COAST LIFE Safe Haven 7 MVA	B++	85	5,000	7 yrs ↻	0% / 0%	01/01/2025	5.65	7 yrs ↻	4.65	4.79	
LIBERTY BANKERS LIFE Bankers 7 CA MVA	A-	85	10,000	7 yrs	Int / Int	12/05/2024	4.75	7 yrs	4.75	4.75	
LIBERTY BANKERS LIFE Heritage Classic 7 MVA	A-	88	10,000	7 yrs ↻	0% / 10%	12/05/2024	4.75	7 yrs ↻	4.75	4.75	
THE STANDARD Multi-Choice 7 MVA <i>High Band</i>	A	90	100,000	7 yrs ↻	0% / 0%	12/02/2024 ↻ 01/14/2025	4.75 4.90	7 yrs ↻	+0.15 4.75 ↑ 4.90	4.75 4.90	
THE STANDARD Multi-Choice 7 Interest Only Withdrawals MVA <i>High Band</i>	A	90	100,000	7 yrs ↻	Int / Int	12/02/2024 ↻ 01/14/2025	4.70 4.85	7 yrs ↻	+0.15 4.70 ↑ 4.85	4.70 4.85	
THE STANDARD Multi-Choice 7 10% Withdrawal Provision MVA <i>High Band</i>	A	90	100,000	7 yrs ↻	0% / 10%	12/02/2024 ↻ 01/14/2025	4.65 4.80	7 yrs ↻	+0.15 4.65 ↑ 4.80	4.65 4.80	
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - No GROF with MVA MVA <i>High Band</i>	A	85	100,000	7 yrs	Int / 15%	01/06/2025 ↻ 01/13/2025	4.60 4.75	7 yrs	+0.15 4.60 ↑ 4.75	4.60 4.75	
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 7 Annuity MVA <i>Mid Band</i>	A	90	100,000	7 yrs	0% / 10%	01/06/2025 ↻ 01/13/2025	4.60 4.75	7 yrs	+0.15 4.60 ↑ 4.75	4.60 4.75	
COREBRIDGE FINANCIAL Corebridge Pathway Choice™ Fixed 7 Annuity GROF ROP <i>Mid Band</i>	A	90	100,000	7 yrs	0% / 10%	01/06/2025 ↻ 01/13/2025	4.60 4.75	7 yrs	+0.15 4.60 ↑ 4.75	4.60 4.75	
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - GROF with MVA MVA, ROP <i>High Band</i>	A	85	100,000	7 yrs	Int / 15%	01/06/2025 ↻ 01/13/2025	4.55 4.70	7 yrs	+0.15 4.55 ↑ 4.70	4.55 4.70	
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - No GROF <i>High Band</i>	A	85	100,000	7 yrs	Int / 15%	01/06/2025 ↻ 01/13/2025	4.55 4.70	7 yrs	+0.15 4.55 ↑ 4.70	4.55 4.70	

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Premium Bonus
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 7 MVA High Band	A	85	100,000	7 yrs	10% / 10%	01/08/2025	4.55	7 yrs	4.55	4.55	
THE STANDARD Multi-Choice 7 10% Withdrawal Provision ROP MVA, ROP High Band	A	90	100,000	7 yrs ↻	0% / 10%	12/02/2024 ↪ 01/14/2025	4.55 4.70	7 yrs ↻	+0.15 4.55 ↑ 4.70	4.55 4.70	
ATLANTIC COAST LIFE Safe Haven 7 - 86-90 MVA	B++	90	5,000	7 yrs ↻	0% / 0%	01/01/2025	5.40	7 yrs ↻	4.40	4.54	
COREBRIDGE FINANCIAL American Pathway VisionMYG 7 MVA High Band	A	85	100,000	10 yrs ↻	0% / 15%	12/23/2024	4.50	7 yrs ↻	4.50	4.50	
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 7 MVA High Band	A	85	100,000	10 yrs ↻	0% / 15%	12/23/2024	4.50	7 yrs ↻	4.50	4.50	
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 MVA MVA High Band	A+	Owner: Any Age Annuitant: 90	100,000	7 yrs	10% / 10%	01/01/2025 ↪ 01/13/2025	4.50 4.80	7 yrs	+0.30 4.50 ↑ 4.80	4.50 4.80	
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 7 MVA, STEP RATE High Band	A++	85	100,000	7 yrs	10% / 10%	11/11/2024	4.60	7 yrs	3.60 3.85 4.10 4.35 4.60 4.85 5.10	4.49	
MASSMUTUAL ASCEND LIFE INS. CO. SecureGain 7 No MVA STEP RATE High Band	A++	85	100,000	7 yrs	10% / 10%	11/11/2024	4.50	7 yrs	3.50 3.75 4.00 4.25 4.50 4.75 5.00	4.39	
COREBRIDGE FINANCIAL American Pathway Fixed 7 Annuity - GROF ROP High Band	A	85	100,000	7 yrs	Int / 15%	01/06/2025 ↪ 01/13/2025	4.35 4.50	7 yrs	+0.15 4.35 ↑ 4.50	4.35 4.50	
INTEGRITY LIFE INSURANCE COMPANY MultiVantage 7 MVA	A+	89	20,000	7 yrs ↻	10% / 10%	12/01/2024	5.00	7 yrs ↻	4.00	4.14	
INTEGRITY LIFE INSURANCE COMPANY SPDA Series II 7 ROP	A+	85	3,000	7 yrs	10% / 10%	12/01/2024	4.90	7 yrs	3.90	4.04	
INTEGRITY LIFE INSURANCE COMPANY New Momentum 7 MVA	A+	85	2,000 QL 5,000 NQ	7 yrs ↻	10% / 10%	12/01/2024	4.60	7 yrs ↻	3.85	3.96	

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Premium Bonus
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 ROP ROP <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	7 yrs	10% / 10%	01/01/2025 ↪ 01/13/2025	3.95 4.25	7 yrs	+0.30 3.95 ↑ 4.25	3.95 4.25	
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	7 yrs	10% / 10%	01/01/2025 ↪ 01/13/2025	3.90 4.20	7 yrs	+0.30 3.90 ↑ 4.20	3.90 4.20	
NATIONWIDE LIFE INSURANCE CO. Secure Growth 7 (NY) <i>High Band</i>	A+	Owner: Any Age Annuitant: 90	100,000	7 yrs	10% / 10%	01/01/2025 ↪ 01/13/2025	3.85 4.00	7 yrs	+0.15 3.85 ↑ 4.00	3.85 4.00	
AMERICAN GENERAL LIFE INS. CO. Assured Edge® Advisory MVA, BANK/BD, FEE-BASED	A	80	25,000	0 yrs	10% / 10%	04/15/2024	0.00	7 yrs	2.75	0.00	
Rate Guaranteed 8-Years											
CLEAR SPRING LIFE Preserve MYGA 8 MVA <i>High Band</i>	A-	90	100,000	8 yrs ↻	0% / 10%	01/01/2025	4.95	8 yrs ↻	4.95	4.95	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 8 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	10% / 10%	01/01/2025	4.90	8 yrs ↻	4.90	4.90	
GUARANTY INCOME LIFE Guaranty Rate Lock 8 MVA <i>Mid Band</i>	A-	90	100,000	8 yrs ↻	0% / 5%	12/09/2024	4.10	8 yrs ↻	4.10	4.10	
Rate Guaranteed 9-Years											
LIBERTY BANKERS LIFE Bankers Elite 9 CA MVA	A-	65	10,000	9 yrs	0% / 0%	12/05/2024	5.15	9 yrs	5.15	5.15	
LIBERTY BANKERS LIFE Heritage Elite 9 MVA	A-	86	10,000	9 yrs	0% / 0%	12/05/2024	5.15	9 yrs	5.15	5.15	
LIBERTY BANKERS LIFE Heritage Premier 9 MVA	A-	86	10,000	9 yrs	Int / Int	12/05/2024	5.05	9 yrs	5.05	5.05	
LIBERTY BANKERS LIFE Heritage Premier Plus 9 MVA	A-	86	10,000	9 yrs	Int / Int	12/05/2024	5.92	9 yrs	4.92	5.03	
ROYAL NEIGHBORS OF AMERICA MYGA 9 Year CA <i>High Band</i>	A	85	100,000	9 yrs ↻	Int / Int	01/02/2025	5.00	9 yrs ↻	5.00	5.00	
CLEAR SPRING LIFE Preserve MYGA 9 MVA <i>High Band</i>	A-	90	100,000	9 yrs ↻	0% / 10%	01/01/2025	4.95	9 yrs ↻	4.95	4.95	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 9 MVA <i>Mid Band</i>	A	90	100,000	10 yrs ↻	10% / 10%	01/01/2025	4.90	9 yrs ↻	4.90	4.90	

MYGA Rates over \$100,00 effective January 9, 2025

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Premium Bonus
LIBERTY BANKERS LIFE Heritage Classic 9 MVA	A-	86	10,000	9 yrs ↻	0% / 10%	12/05/2024	4.75	9 yrs ↻	4.75	4.75	
GUARANTY INCOME LIFE Guaranty Rate Lock 9 MVA <i>Mid Band</i>	A-	90	100,000	9 yrs ↻	0% / 5%	12/09/2024	4.10	9 yrs ↻	4.10	4.10	
Rate Guaranteed 10-Years											
AXONIC INSURANCE SERVICES Skyline MYGA 10 MVA, FEE-BASED <i>High Band</i>	A-	89	100,000	10 yrs ↻	0% / 10%	12/11/2024	5.55	10 yrs ↻	5.55	5.55	
OCEANVIEW LIFE AND ANNUITY Harbourview 10 MVA <i>High Band</i>	A	89	100,000	10 yrs ↻	0% / 10%	12/20/2024	5.25	10 yrs ↻	5.25	5.25	
AXONIC INSURANCE SERVICES Waypoint 10 MYGA MVA <i>High Band</i>	A-	89	100,000	10 yrs ↻	0% / 10%	11/22/2024	5.20	10 yrs ↻	5.20	5.20	
AXONIC INSURANCE SERVICES Incline 10 MYGA MVA, BANK/BD <i>High Band</i>	A-	89	100,000	10 yrs ↻	0% / 10%	12/11/2024	5.15	10 yrs ↻	5.15	5.15	
OCEANVIEW LIFE AND ANNUITY Harbourview 10 (CA) <i>High Band</i>	A	89	100,000	10 yrs ↻	0% / 10%	12/20/2024	5.10	10 yrs ↻	5.10	5.10	
LINCOLN FINANCIAL Lincoln MYGuarantee Plus 10 MVA <i>High Band</i>	A	85	100,000	10 yrs	10% / 10%	01/08/2025	5.10	10 yrs	5.10	5.10	
ROYAL NEIGHBORS OF AMERICA MYGA 10 Year MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	Int / Int	01/02/2025	5.10	10 yrs ↻	5.10	5.10	
OCEANVIEW LIFE AND ANNUITY Sky Harbourview 10 MVA, BANK/BD <i>High Band</i>	A	89	100,000	10 yrs ↻	0% / 10%	12/20/2024	4.95	10 yrs ↻	4.95	4.95	
AMERICAN NATIONAL INSURANCE CO. Palladium MYG Annuity 10 MVA <i>Mid Band</i>	A	90	100,000	10 yrs	10% / 10%	01/01/2025	4.90	10 yrs	4.90	4.90	
CLEAR SPRING LIFE Preserve MYGA 10 MVA <i>High Band</i>	A-	90	100,000	10 yrs ↻	0% / 10%	01/01/2025	4.90	10 yrs ↻	4.90	4.90	
OCEANVIEW LIFE AND ANNUITY Sky Harbourview 10 CA BANK/BD <i>High Band</i>	A	89	100,000	10 yrs ↻	0% / 10%	12/20/2024	4.80	10 yrs ↻	4.80	4.80	
ATLANTIC COAST LIFE Safe Haven 10 MVA	B++	85	5,000	10 yrs ↻	0% / 0%	01/01/2025	5.55	10 yrs ↻	4.55	4.65	
AMERICAN GENERAL LIFE INS. CO. American Pathway VisionMYG 10 MVA <i>High Band</i>	A	85	100,000	10 yrs	0% / 15%	12/23/2024	4.50	10 yrs	4.50	4.50	
COREBRIDGE FINANCIAL American Pathway VisionMYG 10 MVA <i>High Band</i>	A	85	100,000	10 yrs ↻	0% / 15%	12/23/2024	4.50	10 yrs ↻	4.50	4.50	

Carrier / Product Name	AM Best	Max Issue Age	Min Premium	SC Years	Free Withdrawal Yr 1 Yr 2+	Last Change	Current Rate	Years Rate GTD	Base Rate	GTD Yield Surrender	Premium Bonus
THE STANDARD Focused Growth Annuity 10 MVA <i>High Band</i>	A	80	100,000	10 yrs ↻	Int / Int	12/02/2024 ↶ 01/14/2025	4.50 4.65	10 yrs ↻	+0.15 4.50 ↑ 4.65	4.50 4.65	
ATLANTIC COAST LIFE Safe Haven 10 - 86-90 MVA	B++	90	5,000	10 yrs ↻	0% / 0%	01/01/2025	5.30	10 yrs ↻	4.30	4.40	
INTEGRITY LIFE INSURANCE COMPANY MultiVantage 10 MVA	A+	89	20,000	10 yrs ↻	10% / 10%	12/01/2024	5.05	10 yrs ↻	4.05	4.15	
GUARANTY INCOME LIFE Guaranty Rate Lock 10 MVA <i>Mid Band</i>	A-	90	100,000	10 yrs ↻	0% / 5%	12/09/2024	4.10	10 yrs ↻	4.10	4.10	
INTEGRITY LIFE INSURANCE COMPANY New Momentum 10 MVA	A+	85	2,000 QL 5,000 NQ	7 yrs ↻	10% / 10%	12/01/2024	4.60	10 yrs ↻	3.85	3.92	
AMERICAN GENERAL LIFE INS. CO. Assured Edge Income Achiever MVA	A	80	25,000	10 yrs	10% / 10%	10/21/2024	2.25	10 yrs	2.25	2.25	